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	12000011100110	1 age 1 or 33							
United	States Bankruptcy Co	ourt	Voluntary Potition						
Northern Dist	trict of Illinois Eastern	Division	Voluntary Petition						
		1							
•	,	Name of Joint Debtor (Spouse) (Last, Fire	st, Middle)						
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debte maiden and trade names):	or in the last 8 years; (include married,						
Last four digits of Soc. Sec./Complete EIN or othe state all)  ***-**-2234	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No (if more than one, state all							
Street Address of Debtor (No. & Street, City, and	State):	Street Address of Joint Debtor (No. & Str	reet, City, and State):						
1936 N 17th Ave Melrose Park IL	60160								
County of Residence or of the Principal Place of		County of Residence or of the Principal F	Place of Business:						
,									
Mailing Address of Debtor (if different from street	address)	Mailing Address of Joint Debtor (if differe	ent from street address):						
2036 N Albany	,	•	·						
Chicago IL	00047		00047						
Location of Principal Assets of Business Debtor	(if different from street address above):								
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Un	der Which the Petition is Filed (Check one box)						
☐ Individual (includes Joint Debtors) ☐ Corporation (includes LLC & LLP) See Exhibit D on page 2 of this form ☐ Partnership	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker	☐ Chapter 9 of a Foreign Main Proceeding ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognize Natural Processing Natu							
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of  ■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	f Debts (Check one Box)  Debts are primarily business debts.						
Filing Fee (Che	eck <b>one</b> box)		apter 11 Debtors						
signed application for the court's consideratic unable to pay fee except in installments. Rule	on certifying that the debtor is e 1006(b). See Official Form 3A.	□ Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D)     □ Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)  Check if:     □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than 2 million.							
		A plan is being filed with this petitio  Acceptances of the plan were solici	ited prepetition from one of more classes						
		a paid, there will be pe	This space is for court use only						
		ρ ραια, πιετε will be πο							
Last four digits of Soc. Sec./Competes EIN or other Tax I.D. No (if more than one, state all stour digits of Soc. Sec./Competes EIN or other Tax I.D. No (if more than one, state all stat									
49 99 199 9	99 5,000 10,000 25,0	]	]						
\$0 to \$10,000 to			\$100 million						
### Stimated Liabilities  ### \$0 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More than	\$100 million						

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	Document	_ Page 2 of 39		
Tł	Voluntary Petition nis page must be completed and filed in every case)	Name of Debtor(s)	Beaudion, Rodney Jer	ome
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach	additional sheet)	
Location Where Filed:		Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more t	nan one, attach additional sheet)	
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K and pursuant to So 1934 and is requ	Exhibit A  ted if debtor is required to file periodic reports (e.g., d. 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of uesting relief under chapter 11.)  is attached and made a part of this petition.	I, the attorney for the that I have informed chapter 7, 11, 12 o explained the relief a that I have delivered 342(b).	Exhibit B ebtor is an individual whose debts are prima petitioner named in the foreg the petitioner that (he or she r 13 of title 11, United Sta vailable under each such cha t to the debtor the notice re	going petition, declare e) may proceed under ttes Code, and have apter. I further certify equired by 11 USC §
	to allamore and made a part of this polition.	<u> </u>	s/ Alfredo J Garcia	
		Alfredo J Gard	cia 	Dated: 06/21/2007
Yes, and No.	the debtor own or have possession of any property that poses or is alleged Exhibit C is attached and made a part of this petition.  Exh  (To be completed by every individual debtor. If a joint petition is file completed and signed by the debtor is attached and made a part of this point petition: also completed and signed by the joint debtor is attached and made a part of the point petition:	<b>ibit D</b> ad, each spouse must complete petition.		or safety?
	_	ng the Debtor - Venue pplicable Box.)	)	
	Debtor has been domiciled or has had a residence, principal pl days immediately preceding the date of this petition or for a lor			
	There is a bankruptcy case concerning debtor's affiliate, gener	ral partner, or partnership pe	ending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	assets in the United States I	out is a defendant in an action	
	Statement by a Debtor Who Resides	s as a Tenant of Resi	dential Property	
	Landlord has a judgment against the debtor for possession of following.)  (Name of landlord that obtained judgment against the debtor for possession of following.)	debtor's residence. (If box of	checked, complete the	
	(realite of iditional trial obtained Judylile	<u>y</u>		
	(Address of Landlord)  Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and			
	Debtor has included in this petition the deposit with the court of period after the filing of the petition.	f any rent that would becom	e due during the 30-day	

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Beaudion, Rodney Jerome

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## /s/ Rodney Jerome Beaudion

## Rodney Jerome Beaudion

Dated: 06/15/2007

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code.

Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

## << Sign & Date on Those Lines

## Signature of Attorney

### /s/ Alfredo J Garcia

Signature of Attorney for Debtor(s)

## Alfredo J Garcia

Printed Name of Attorney & Bar Number

Bar No: 6282408

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 06/21/2007

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11 , United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion Debtor

Bankruptcy Docket #:

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Rodney Jerome Beaudion		Here
Dated:	06/15/2007	/s/ Rodney Jerome Beaudion		Sign & Date
I certify (	under penalty of perjury that t	the information provided above is true and correct.		
does	<ol><li>The United States trustee or bar s not apply in this district.</li></ol>	nkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C	C. § 109(h)	)
	Active military duty in a military	v combat zone.		
part	, ,	<ul> <li>C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effor n person, by telephone, or through the Internet.);</li> </ul>	τ, το	
of re	ealizing and making rational decisions	with respect to financial responsibilities.);		
by a	a motion for determination by the court.	redit counseling briefing because of: [Check the applicable statement.] [Must be accomp]  Co. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be		
prov dea peri	dit counseling briefing within the first 30 vided the briefing, together with a copy dline can be granted only for cause an od. Failure to fulfill these requirements kruptcy case without first receiving a c	ons stated in your motion, it will send you an order approving your request. You must still 0 days after you file your bankruptcy case and promptly file a certificate from the agency of any debt management plan developed through the agency. Any extension of the 30-rid is limited to a maximum of 15 days. A motion for extension must be filed within the 30-rid sense and result in dismissal of your case. If the court is not satisfied with your reasons for file redit counseling briefing, your case may be dismissed.	that day -day ling your	•
-	ys from the time I made my request, ar I can file my bankruptcy case now. [M	counseling services from an approved agency but was unable to obtain the services during the following exigent circumstances merit a temporary waiver of the credit counseling flust be accompanied by a motion for determination by the court.] [Summarize exigent circumstances]	requireme	
pe a c	ited States trustee or bankruptcy admi rforming a related budget analysis, but	e filing of my bankruptcy case, I received a briefing from a credit counseling agency appro- inistrator that outlined the opportunties for available credit counseling and assisted me in t I do not have a certificate from the agency describing the services provided to me. You escribing the services provided to you and a copy of any debt repayment plan developed bur bankruptcy case is filed.	must file	
pei	ited States trustee or bankruptcy admi rforming a related budget analysis, and	filing of my bankruptcy case, I received a briefing from a credit counseling agency appro inistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a content plan developed through the agency.	-	•

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion Debtor

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

06/15/2007

Dated:

Sign & Date

Here

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor Bankruptcy Docket #:

Attorney for Debtor: Alfredo J Garcia

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

or	to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept	\$3,500
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	\$600
	The Filing Fee has been paid.  Balance Due	-\$2,900
2.	The source of the compensation paid to me was:	
	Debtor(s) Other: (specify)	
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)	
	The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following stated: <b>None.</b>	ng for the value
4.	The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law	firm,
any	compensation paid or to be paid without the client's consent, except as follows: <b>None.</b>	

- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 06/21/2007 /s/ Alfredo J Garcia

Attorney Name: Alfredo J Garcia LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: 6282408

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Communit	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[x] None				
	ket Value of Real F			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Savings account with US Bank - Acct # XXXXXXXXX4781		\$ 100
03. Security Deposits with public utilities, telephone companies, landlords and others.		Security Deposit with landlord: \$610.00		None
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods: TV, microwave, pots/pans, and dishes/flatware.  Continential Furniture - sofa, loveseat, TV, DVD player, kitchen table & chairs, and bedroom set.	Н	\$ 1,000 \$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$ 20
06. Wearing Apparel		Necessary wearing apparel.		\$ 50
07. Furs and jewelry.	X			
08. Firearms and sports, photographic, and other hobby equipment.	х			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		None

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
10. Annuities. Itemize and name each issuer.	Х					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars				¢ 40.005		
13. Stocks and interests in incorporated and		Pension w/Employer - 100% Exempt.		\$ 19,005		
unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	Х					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
25. Autos, Truck, Trailers and other vehicles and accessories.		Citifinancial - 2002 Lincoln LS V8 w/ 87,000 miles, held jointly with Yolanda Garay-Beaudion	J	\$ 13,375			
26. Boats, motors and accessories.	Х						
27. Aircraft and accessories.	Х						
28. Office equipment, furnishings, and supplies.	Х						
29. Machinery, fixtures, equipment, and supplie used in business.	Х						
30. Inventory	Х						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	х						
35. Other personal property of any kind not already listed. Itemize.	х						
		Total (Report also on Summary of Schedules)		\$35,550			

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# Document Page 11 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rodney Jerome Beaudion, Debtor

SCHEDULE C - PROPER	TY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under:  (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.  Savings account with US Bank - Acct # XXXXXXXXX4781	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods: TV, microwave, pots/pans, and dishes/flatware.	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 20	\$ 20
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars  Pension w/Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 19,005	\$ 19,005
25. Autos, Truck, Trailers and other vehicles and accessories.  Citifinancial - 2002 Lincoln LS V8 w/ 87,000 miles, held jointly with Yolanda Garay-Beaudion	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 13,375

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	CitiFinancial Auto Attn: Bankruptcy Dept. PO Box 183036 Columbus OH 43218 Acct No.: 2869543501	x	J	Dates: 2005  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 13,375  Intention:  *Description: Citifinancial - 2002 Lincoln LS  V8 w/ 87,000 miles, held jointly with Yolanda  Garay-Beaudion				\$ 21,056	\$ 7,681
2	Continental Furniture Attn: Bankruptcy Department 1425 N. Milwaukee Ave. Chicago IL 60622 Acct No.: 344816		Н	Dates: 2007 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 2,000 Intention: *Description: Continential Furniture - sofa, loveseat, TV, DVD player, kitchen table & chairs, and bedroom set.				\$ 11,134	\$ 9,134

Total

\$ 32,190 \$ 16,815

(Report also on Summary of Schedules.)

(if applicatble report also on Statistical Summary of Certain Liabilities and Related Data.)

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of Credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 \* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507

(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	HWJC	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amou of Cla		Ent	ount titled to ority
IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. XXXXX2234		Н	Reason: Federal Income Tax  Dates: 2006				\$ :	349	\$	349
Elizabeth Rosario ACCT 1993D0091031 3132 Peterkin, #4 Anchorage AK 99508 Account No. TEL 907 351 6650		Н	Reason: Child Support  Dates: 1993				Non	ie	N	one
Child Support Division Attn: Bankruptcy Dept. 28 N. Clark St Rm 200 Chicago IL 60602 Account No. 1994D0069985  Law Firm(s)   Collection Agent(s)	Pon	Н	Reason: Child Support  Dates: 2005				\$ 2	215	\$	215

Linebarger Goggan Blair & Sampson, LLP PO Box 06152 Chicago IL 60606-0152

4	Child Support Division	Н				\$ 410	\$ 410
	Attn: Bankruptcy Dept.		Reason:	Child Support			
	28 N. Clark						
	Rm 200		Dates:	2005			
	Chicago IL 60602 <b>Account No.</b> 1993D0091031						

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Linebarger Goggan Blair & Sampson, LLP PO Box 06152 Chicago IL 60606-0152

5	IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114	Н	Reason:	Federal Income Tax 2005		\$	1,200	\$ 1,200
	Account No. XXXXX2234							

**Total Amount of Unsecured Priority Claims** 

(Report also on Summary of Schedules)

\$ 2,174 \$ 2,174



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion / Debtor

Attorney for Debtor: Alfredo J Garcia

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	BIG International Bankruptcy Dept. 1005 Terminal Way, #110 Reno NV 89502 Acct #: 2234		Н	Dates: 2006 Reason: PayDay Loan				\$ 300
2	Capital One Bankruptcy Department PO Box 85015 Richmond VA 23285 Acct #: 517805240333		Н	Dates: 2004 Reason: Credit Card or Credit Use				\$ 300

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Capital One PO Box 85520 Internal Zip 12030 163 Richmond VA 23285 Case 07-11142 Doc 1 Filed 06/21/07 Entered 06/21/07 17:36:20 Desc Main Document Page 16 of 39

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion / Debtor

SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIO	RIT	Y C	LA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Cenco Services C/O Grant Mercantile Age 9099 Road 426 Oakhurst CA 93644 Acct #: 1CENCOS41505Y2		Н	Dates: 2005 Reason: Debt Owed				\$ 1,150
Bankruptcy Department 333 S. State St., Rm. 540 Chicago IL 60604		Н	Dates: 2005 Reason: Fines				\$ 150
Law Firm(s)   Collection Agent(s) Re Linebarger Goggan Blair & Sampson, LLP PO Box 06152 Chicago IL 60606-0152	•						
Bankruptcy Department PO Box 98706 Las Vegas NV 89193 Acct #: 5489555117015869		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 600
Law Firm(s)   Collection Agent(s) R	onre		ting the Original Creditor				
HSBC Bankruptcy Department PO Box 19360 Portland OR 97280							
One Click Cash Attn: Bankruptcy Dept. 52946 Highway 12, #3 Niobrara NE 68760		Н	Dates: 2006 Reason: PayDay Loan				\$ 300
Acct #: 2234							

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion / Debtor

Attorney for Debtor: Alfredo J Garcia

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIC	RIT	Υ (	CLA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A A	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
7	Peoples Gas Bankruptcy Department 130 E. Randolph Dr. Chicago IL 60601-6207		Н	Dates: 2002 Reason: Utility Bills/Cellular Service				\$ 700
8	Acct #: 2234 The Payday Loan Store		н	Dates: 2007				
	Bankruptcy Dept. 1527 West North Ave Melrose Park IL 60160			Reason: PayDay Loan				\$ 1,950
	Acct #: PD017-28335-70930001							
9	T-Mobile Bankruptcy Department PO Box 742596 Cincinnati OH 45274-2596		Н	Dates: 2002 Reason: Utility Bills/Cellular Service				\$ 500
	Acct #: 78088528							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Omnium Worldwide Inc. Bankruptcy Department 7171 Mercy Rd. Omaha NE 68106

10	Tribute Attn: Bankruptcy Dept. PO Box 105555 Atlanta GA 30348	Н	Dates: Reason:	2005 Credit Card or Credit Use		\$	800
	Acct #: 5259830001741146						

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion / Debtor

Attorney for Debtor: Alfredo J Garcia

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
11 <u>US Bank NA</u> PO Box 5227 CN OH W15 Reno NV 45202 Acct #: DDA199371164724		Н	Dates: 2007 Reason: Overdraft Account				\$ 1,603				

Recovery Dept. Rosetta Frye PO Box 5227, ML CN OH W15 Cincinnati OH 45202

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

12 US Department of Education Bankruptcy Department PO Box 5609 Greenville TX 75403	Н	Dates: Reason:	2001 Loan or Tuition for Education		\$ 4,600
Acct #: XXXXX2234					

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 12,953.00



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

1 Yuva, Inc

Attn: Bankruptcy Dept.

1914 N. 17th

Melrose Park IL 60160

Contract Type:

Lease on Property

Terms/Month: \$610.00
Buy Out: None
Begin Date: 02/07
Debtor Int: Lessee

Description:

Apartment Lease



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

of the Creditor



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion / Debtor

Bankruptcy Docket #:

Attorney for Debtor: Alfredo J Garcia

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR A	ND SPOUSE ~ RELATIONSHIP AND AGE
Status: Separated	None, , , ,	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Computer Tech	
Name of Employer:	Sungard Ability Svcs	
Years Employed	6 1/2 Year	
Employer Address:	711 N. Edgewood Ave	
City, State, Zip	Wood Dale, IL 60191	

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 5,271.70	\$ 0.00
(Prorate if not paid monthly.) –  2. Estimated Monthly Overtime –	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,271.70	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	Ψ 0,27 1.70	Ψ 0.00
a. Payroll Taxes and Social Security	\$ 1,344.74	\$ 0.00
b. Insurance	\$ 256.70	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 158.16	\$ 0.00
Child Support:	\$ 366.00	\$ 0.00
Life Insurance, Uniforrms, 401K:	\$ 221.56	\$ 0.00
S. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 2,347.58	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,924.12	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
B. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.0
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or government assistance (specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:)	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
5. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,924.12	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals	\$ 2,924.	12
romline 15; if there is only one debtor repeat total reported on line 15.)	•	

fromline 15; if there is only one debtor repeat total reported on line 15.)

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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## UNITED STATTES BARRETT C COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion / Debtor Bankruptcy Docket #:

Attorney for Debtor: Alfredo J Garcia SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$610.00 a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel \$ 25.00 b. Water and Sewer \$ c. Telephone \$35.00 d. Other Garbage, Internet, Cable \$ -3. Home Maintenance (repairs and upkeep) \$ -4. Food \$ 165.00 5. Clothing \$ 10.00 \$ 10.00 6. Laundry and Dry Cleaning \$ 5.00 7. Medical and Dental Expenses 8. Transportation (not including car payments) \$ 193.00 Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$ -10. Charitable Contributions \$ -11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's \$ b. Life \$c. Health d. Auto \$ 160.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$a. Auto b. Reaffirmation Payments \$ c. Other \$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care: \$410.00 \$10.00 \$0.00 \$0.00 \$400.00 \$ -18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 1.623.00 the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: a. Average monthly income from Line 15 of Schedule I \$ 2,924.12 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly expenses from Line 18 above \$ 1,623.00 c. Monthly net income (a. minus b.) \$1,301.12 \$1,300.00 d. Total amount to be paid into plan monthly

Record #: 313171

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2007: \$ 5,272 Monthly Gross 2006: \$ 57,545 2005: \$ 54,950	Employment	
X	Spouse		
	AMOUNT	SOURCE	



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

## STATEMENT OF FINANCIAL AFFAIRS

NONE	
Х	

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
ONE X	Spouse		
	AMOUNT	SOURCE	
	03. PAYMENTS TO CREDITORS:		

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Citifinancial Auto PO Box 183036 Columbus, OH 43218	Monthly	\$584.00	\$21,056
Continential Furniture 1425 N. Milwaukee Ave. Chicago, IL 60622	Monthly	\$400.00	\$11,134



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

## STATEMENT OF FINANCIAL AFFAIRS

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of **Transfers** 

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

NATURE OF **PROCEEDING** 

OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property Case 07-11142 Doc 1 Filed 06/21/07 Entered 06/21/07 17:36:20 Desc Main Document Page 26 of 39

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

STATEMENT OF FINANCIAL AFFAIRS					
06. ASSIGNMENTS AND RECEIVER	SHIPS:				
, , ,	ty for the benefit of creditors made within 12 or chapter 13 must include any assignment and a joint petition is not filed.)	, , ,			
Name and	Date	Terms of			
Address of	of	Assignment or			
Assignee	Assignment	Settlement			
commencement of this case. (Married spouses whether or not a joint petition	the hands of a custodian, receiver, or could debtors filing under chapter 12 or chapter is filed, unless the spouses are separate	r 13 must include information concerning d and a joint petition is not filed.)	property of either or both		
commencement of this case. (Married	debtors filing under chapter 12 or chapte	r 13 must include information concerning	property of either or both  Descriptio and Value		
commencement of this case. (Married spouses whether or not a joint petition Name and Address of Custodian	debtors filing under chapter 12 or chapter is filed, unless the spouses are separate Name & Location of Court Case	r 13 must include information concerning d and a joint petition is not filed.) Date of	property of either or both  Descriptio		
commencement of this case. (Married spouses whether or not a joint petition Name and Address of Custodian	debtors filing under chapter 12 or chapter is filed, unless the spouses are separated Name & Location of Court Case Title & Number	r 13 must include information concerning d and a joint petition is not filed.)  Date  of  Order	property of either or both  Descriptio and Value  Property		
commencement of this case. (Married spouses whether or not a joint petition Name and Address of Custodian  07. GIFTS: List all gifts or charitable contributions	debtors filing under chapter 12 or chapter is filed, unless the spouses are separate Name & Location of Court Case Title & Number	r 13 must include information concerning d and a joint petition is not filed.)  Date of Order  ding the commencement of this case exc	property of either or both  Descriptio and Value Property		
commencement of this case. (Married spouses whether or not a joint petition Name and Address of Custodian  07. GIFTS:  List all gifts or charitable contributions gifts to family members aggregating le	debtors filing under chapter 12 or chapter is filed, unless the spouses are separated.  Name & Location of Court Case Title & Number.  made within one year immediately precests than \$200 in value per individual famile.	r 13 must include information concerning d and a joint petition is not filed.)  Date of Order  ding the commencement of this case exc y member and charitable contributions ag	property of either or both  Descriptio and Value Property  Property  Description and Value Property		
commencement of this case. (Married spouses whether or not a joint petition Name and Address of Custodian  07. GIFTS:  List all gifts or charitable contributions gifts to family members aggregating leper recipient. (Married debtors filing un	debtors filing under chapter 12 or chapter is filed, unless the spouses are separate Name & Location of Court Case Title & Number	r 13 must include information concerning d and a joint petition is not filed.)  Date of Order  ding the commencement of this case exc y member and charitable contributions age gifts or contributions by either or both s	property of either or both  Descriptio and Value Property  Property  Description and Value Property		
commencement of this case. (Married spouses whether or not a joint petition Name and Address of Custodian  07. GIFTS:  List all gifts or charitable contributions gifts to family members aggregating leper recipient. (Married debtors filing un	debtors filing under chapter 12 or chapter is filed, unless the spouses are separated.  Name & Location of Court Case Title & Number.  Title & Number.  made within one year immediately precests than \$200 in value per individual family ander chapter 12 or chapter 13 must include the second	r 13 must include information concerning d and a joint petition is not filed.)  Date of Order  ding the commencement of this case exc y member and charitable contributions age gifts or contributions by either or both s	Description and Value Property  sept ordinary and usual ggregating less than \$100 spouses whether or not a		
commencement of this case. (Married spouses whether or not a joint petition Name and Address of Custodian  07. GIFTS:  List all gifts or charitable contributions gifts to family members aggregating leper recipient. (Married debtors filing ur joint petition is filed, unless the spouse	Name & Location of Court Case Title & Number  made within one year immediately precess than \$200 in value per individual familinder chapter 12 or chapter 13 must includes are separated and a joint petition is no	r 13 must include information concerning d and a joint petition is not filed.)  Date of Order  ding the commencement of this case exc y member and charitable contributions age gifts or contributions by either or both set	property of either or both  Descriptio and Value Property  Property  Description and Value Property		

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and	Description of Circumstances and, if	Date
Value	Loss Was Covered in Whole or in	of
of Property	Part by Insurance, Give Particulars	Loss

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

## STATEMENT OF FINANCIAL AFFAIRS

nα	PAYMENTS	REI ATEI	TO DERT	COLINSELING	OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 06/2007 Amount of Money or Description and Value of Property

Payment/Value:

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603

\$3,500.00

Debtor paid \$600 prior t

Debtor paid \$600 prior to filing; Remaining balance of \$2,900 will be paid through plan.

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and

06/2007

Value of Property \$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE

## 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

. . Date Describe Property Transferred and Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

313171

Date(s) of Transfer(s) Amount and Date of Sale or Closing

PFG Record #



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

## STATEMENT OF FINANCIAL AFFAIRS

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Name and Type of Account, Last Four Digits of	
Address of	Account Number, and Amount of	Date of Sale or
Institution	Final Balance	Closing
US Bank	Checking Account	06/2007
PO Box 5227 CN OH W15	XXXX4724	- \$1,603

Cincinnati OH 45202



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any



### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Date
 Amount

 of Creditor
 of Setoff
 of Setoff

X

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

 Name and Address
 Description and of Owner
 Location of Property

 Value of Property
 of Property



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

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SIAIFMENI		AFFAIRS

15	DDIOD	ADDRESS	OE	DERTOR	/Q\·

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

 Name
 Dates of Occupancy

 Address
 Used
 Occupancy

 Same
 From 2003 to 02/2007

2036 N. Albany Chicago, IL 60647



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dodnov	loromo	Beaudion.	Dobto

	very site for which the debtor provided notice ich the notice was sent and the date of the n	•	Hazardous Material.
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
•	proceedings, including settlements or orders and address of the governmental unit that is		•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
O NATURE LOCATION AND NAM			
a. If the debtor is an individual, list the dates of all businesses in which the corprietor, or was self-employed in a commencement of this case, or in who receding the commencement of this of the debtor is a partnership, list the dates of all businesses in which the commediately preceding the commencement	e names, addresses, taxpayer identification debtor was an officer, director, partner, or matrade, profession, or other activity either full nich the debtor owned 5 percent or more of the case.  names, addresses, taxpayer identification not debtor was a partner or owned 5 percent or element of this case.	anaging executive of a corporation, part- or part-time within six (6) years immediate voting or equity securities within six umbers, nature of the businesses, and I more of the voting or equity securities, v	tner in a partnership, sole diately preceding the (6) years immediately beginning and ending within six (6) years
a. If the debtor is an individual, list the lates of all businesses in which the corporietor, or was self-employed in a commencement of this case, or in which the commencement of this fithe debtor is a partnership, list the lates of all businesses in which the commediately preceding the commencement of the debtor is a corporation, list the lates of all businesses in which the	e names, addresses, taxpayer identification debtor was an officer, director, partner, or matrade, profession, or other activity either full nich the debtor owned 5 percent or more of the case.  names, addresses, taxpayer identification or debtor was a partner or owned 5 percent or element of this case.  names, addresses, taxpayer identification or debtor was a partner or owned 5 percent or debtor owned 5 per	anaging executive of a corporation, part- or part-time within six (6) years immediate voting or equity securities within six umbers, nature of the businesses, and I more of the voting or equity securities, we umbers, nature of the businesses, and I	tner in a partnership, sole diately preceding the (6) years immediately beginning and ending within six (6) years
lates of all businesses in which the operitor, or was self-employed in a commencement of this case, or in who receding the commencement of this of the debtor is a partnership, list the lates of all businesses in which the operitor is a corporation, list the debtor is a corporation, list the	e names, addresses, taxpayer identification debtor was an officer, director, partner, or matrade, profession, or other activity either full nich the debtor owned 5 percent or more of the case.  names, addresses, taxpayer identification or debtor was a partner or owned 5 percent or element of this case.  names, addresses, taxpayer identification or debtor was a partner or owned 5 percent or debtor owned 5 per	anaging executive of a corporation, part- or part-time within six (6) years immediate voting or equity securities within six umbers, nature of the businesses, and I more of the voting or equity securities, we umbers, nature of the businesses, and I	tner in a partnership, sole diately preceding the (6) years immediately beginning and ending within six (6) years
a. If the debtor is an individual, list the dates of all businesses in which the coroprietor, or was self-employed in a commencement of this case, or in who preceding the commencement of this dates of all businesses in which the commendately preceding the commend of the debtor is a corporation, list the dates of all businesses in which the commendately preceding the commendates of all businesses in which the dates of all businesses in which the commendately preceding the commendates.	e names, addresses, taxpayer identification debtor was an officer, director, partner, or matrade, profession, or other activity either full nich the debtor owned 5 percent or more of the case.  names, addresses, taxpayer identification or debtor was a partner or owned 5 percent or element of this case.  names, addresses, taxpayer identification or debtor was a partner or owned 5 percent or debtor owned 5 per	anaging executive of a corporation, part- or part-time within six (6) years immediate voting or equity securities within six umbers, nature of the businesses, and because of the voting or equity securities, where the securities is the proof of the voting or equity securities where of the voting or equity securities where the voting or	ther in a partnership, sole diately preceding the (6) years immediately beginning and ending within six (6) years beginning and ending vithin six (6) years  Beginning
If the debtor is an individual, list the ates of all businesses in which the corprietor, or was self-employed in a commencement of this case, or in where debtor is a partnership, list the ates of all businesses in which the commendately preceding the commendately preceding the commendates of all businesses in which the commendately preceding t	e names, addresses, taxpayer identification debtor was an officer, director, partner, or matrade, profession, or other activity either full nich the debtor owned 5 percent or more of the case.  Inames, addresses, taxpayer identification or debtor was a partner or owned 5 percent or element of this case.  Inames, addresses, taxpayer identification or debtor was a partner or owned 5 percent or debtor owned 5 percent or debtor owned 5 percent or debtor o	anaging executive of a corporation, part- or part-time within six (6) years immediate voting or equity securities within six furthers, nature of the businesses, and business of the voting or equity securities, where of the voting or equity securities where the voting of the voting or equity securities where the votin	ther in a partnership, sole diately preceding the (6) years immediately beginning and ending within six (6) years beginning and ending vithin six (6) years  Beginning and

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

	STATEMENT OF FINA	ANCIAL AFFAIRS
vithin six years immediately precedure than 5 percent of the voting of elf-employed in a trade, profession (An individual or joint debtor shou	ding the commencement of this case, any of the commencement of this case, any of the commencement of the case, any of the commencement of the case, any of the case, any of the case, any of the case, and complete this portion of the statement only it	on or partnership and by any individual debtor who is or has been, are following: an officer, director, managing executive, or owner of other than a limited partner, of a partnership, a sole proprietor, or of the debtor is or has been in business, as defined above, within has not been in business within those six years should go
lirectly to the signature page.)		
9. BOOKS, RECORDS AND FIN.	ANCIAL STATEMENTS:	
ist all bookkeepers and accountar eeping of books of account and re		eding the filing of this bankruptcy case kept or supervised the
Name and Address	Dates Services Rendered	
	no within two (2) years immediately preceding to a financial statement of the debtor.  . Address	he filing of this bankruptcy case have audited the books of  Dates Services  Rendered
	o at the time of the commencement of this case unt and records are not available, explain.	e were in possession of the books of account and records of the
Name	Address	
	Address  reditors and other parties, including mercantile mmediately preceding the commencement of the com	and trade agencies, to whom a financial statement was issued his case.
9d. List all financial institutions, cr	reditors and other parties, including mercantile	<u> </u>
9d. List all financial institutions, cr y the debtor within two (2) years in Name and Address	reditors and other parties, including mercantile mmediately preceding the commencement of total Date	<u> </u>
9d. List all financial institutions, cr y the debtor within two (2) years in Name and Address 0. INVENTORIES ist the dates of the last two invent	reditors and other parties, including mercantile mmediately preceding the commencement of t  Date Issued	•
9d. List all financial institutions, cr by the debtor within two (2) years in Name and Address	reditors and other parties, including mercantile mmediately preceding the commencement of t  Date Issued	his case.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar ount and basis of each inventory.  Date Inventory Supervisor Dollar Amount of Inventory (specify cost, market of other basis)  List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory Records  CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name and Address of interest Interest Interest Interest Interest  Address Title Nature and Percentage of Stock Ownership  FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  the debtor is a corporation, list all officers & directors of the corporation, and each stockholder who directly or indirectly owns, controls, or ds 5% or more of the voting or equity securities of the corporation.  Name and Address Nature and Percentage of Stock Ownership  FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.  Date of Withdrawal  The debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately ceding the commencement of this case.	STATEMENT OF FINANCIAL AFFAIRS			
Date of Supervisor Dollar Amount of Inventory (specify cost, market of other basis)  List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory Records  CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: It the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name and Address of Interest Interes	20. INVENTORIES			
Inventory  Supervisor  Supervi			person who supervised the taking of each inventory, and the	e dollar
Inventory  Supervisor  Basis)  List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory  Name and Addresses of Custodian of Inventory Records  CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name and Address  Nature Percentage of Interest  Interest  Interest  Name and Address  Interest  Nature and Percentage of Stock Ownership  FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  The debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, or dis 5% or more of the voting or equity securities of the corporation.  Name Nature and Percentage of Stock Ownership  FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  The debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.  Date of Name Address  Name Address  Nature and Percentage of each member of the partnership.  Date of Name Address  Name Address  Nature and Percentage of each member of the partnership.		Inventory		
Date of Inventory  Name and Addresses of Custodian of Inventory Records  CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of Interest  and Address of Interest  Date of Name Title Stock Ownership  FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  The debtor is a corporation, list all officers of the corporation:  Name Nature and Percentage of Stock Ownership  FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  The debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.  Date of Name Address Withdrawal  Date of Withdrawal		Supervisor		
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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

## STATEMENT OF FINANCIAL AFFAIRS

X

23. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTION BY A COPORATION:

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name and Address of Recipient, Relationship to Debtor Date and Purpose of Withdrawal Amount of Money or Description and value of Property



24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer

Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/15/2007

/s/ Rodney Jerome Beaudion

**Rodney Jerome Beaudion** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion / Debtor

Attorney for Debtor: Alfredo J Garcia

## STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

### PROPERTY TO BE RETAINED

[x] None

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/15/2007 /s/ Rodney Jerome Beaudion

**Rodney Jerome Beaudion** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion, Debtor

Attorney for Debtor: Alfredo J Garcia

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMO	UNTS SCHEDULED	
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$35,550	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$32,190	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$2,174	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$12,953	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,924
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,623
TOTALS			\$ 35,550 TOTAL ASSETS	\$ 47,317 TOTAL LIABILITIES	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Rodney Jerome Beaudion / Debtor

Bankruptcy Docket #:

Attorney for Debtor: Alfredo J Garcia

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 625.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 1,549.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 4,600.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 6,774
State the following:	
Average Income (from Schedule I, Line 16)	\$ 2,924.12
Average Expenses (from Schedule J, Line 18)	\$ 1,623.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,271.70

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 16,815.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 2,174.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 12,953.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 29,768.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Rodney Jerome Beaudion Debtor** 

Bankruptcy Docket #:

Attorney for Debtor: Alfredo J Garcia

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/15/2007 /s/ Rodney Jerome Beaudion

X Date & Sign

**Rodney Jerome Beaudion** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodney Jerome Beaudion / Debtor	
Attorney for Debtor: Alfredo J Garcia	

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/15/2007 /s/ Rodney Jerome Beaudion

**Rodney Jerome Beaudion** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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## UNITEDISTATES BANKRUPTOS SCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Rodney Jerome Beaudion Debtor** 

Attorney for Debtor: Alfredo J Garcia

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 06/15/2007

/s/ Rodney Jerome Beaudion

Rodney Jerome Beaudion

X Date & Sign

Dated: 06/21/2007 /s/ Alfredo J Garcia

Attorney: Alfredo J Garcia Bar No: 6282408